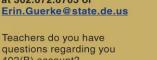
Do you have questions regarding the 457(B) deferred compensation plan? Contact Erin Guerke at 302.672.6705 or



questions regarding you
403(B) account?
Contact Gary Scheidecker
at 302.672.6706 or
Gary.Scheidecker@state.de.us



Would you like us to come to your agency to discuss benefits of enrollment in our plans? Contact Josh Hitchens at 302.672.6733 or Joshua.Hitchens@state.de.us

ADDRESSING THE NEEDS OF STATE OF DELAWARE DEFERRED COMPENSATION PLAN PARTICIPANTS



Communicator





Free Retirement Savings Workshops and Free Personal Consultations!!!

Unsure about the workplace savings options available to you? Confused about investing?

Nearing retirement and have questions about financing your future?

The Delaware State Treasury wants to make sure that all of our employees are prepared for a financially successful retirement. In an effort to address your retirement savings needs, we are offering complimentary one-on-one appointments and group workshops with a third-party financial consultant at several locations throughout Delaware over the upcoming months.

Listed below are the times, dates, and locations for each event. You must register for both the workshops and/or consultations by calling Fidelity Investments at 1.800.642.7131, or go to www.fidelity.com/atwork/reservations.

One-on-One In-Person Consultations:

Northern Delaware

Carvel State Building, Wilmington, DE -8:30 a.m. -4:00 p.m. - (Thu. 09/01/11, Thu. 10/13/11, Tue. 11/22/11, Thu. 12/22/11) Central Delaware

Delaware State Treasury, Dover, DE -8:30 a.m. -4:00 p.m. - (Thu. 09/22/11, Thu. 10/27/11, Thu. 11/17/11, Thu. 12/29/11) Southern Delaware

Stockley Center/Mary Ann Coverdale Center, Georgetown, DE - 8:30 a.m. - 4:00 p.m. - (Mon. 10/03/11, Mon. 12/12/11)

Retirement Savings Workshops:

Northern Delaware

Carvel State Building, Wilmington, DE – Tue. 10/04/11 - 12:00 p.m. – 1:00 p.m. – Topic: Building a Portfolio for Any Weather Central Delaware

Delaware State Treasury, Dover, DE - Mon. 09/19/11 - 12:00 p.m. - 1:00 p.m. - Getting on the Right Path With Your Workplace Savings Plan

Delaware State Treasury, Dover, DE – Tue. 12/13/11 – 12:00 p.m. – 1:00 p.m. – Topic: Preparing Your Savings for Retirement

Simplify your life...

If you have retirement savings accounts from previous jobs in different places, you can consolidate them in the State of Delaware Deferred Compensation Plan.

Did you leave retirement money behind when you changed jobs? In that case, rolling over tax-deferred assets from your previous employer's qualified retirement savings (401(a), 401(k), 403(b), and 457(b) Plans) into the State of Delaware Deferred Compensation Plan can offer you several advantages, including the following:

• Easy Management

When you consolidate your workplace savings, you'll get the convenience of managing your retirement assets in one place, with the continued potential for tax-deferred growth. Managing a single portfolio is much easier than keeping track of investments scattered among several different plans.

Less Paper

You will also reduce the number of statements you receive, saving time and resources. You will be simplifying your life while helping to protect the environment.

Investment Choice

You will have access to all of the investment choices available to State of Delaware Deferred Compensation Participants.

Combining your retirement assets from previous employers can help you take care of your financial future. Contact Fidelity Investments today at 1.800.343.0860 or go to www.fidelity.com/atwork to get assistance in determining if consolidation makes sense given your specific circumstances and financial goals. If you would like to meet with a Fidelity consultant in person to discuss consolidation, schedule an appointment by calling 1.800.642.7131, or go to www.fidelity.com/atwork/reservations.

RETIREMENT SAVINGS QUICK FACT:

The Tax Saver's Credit

You may be eligible for a tax credit when you make contributions to the State of Delaware Deferred

Compensation Plan. This credit is in addition to the other tax benefits you receive by participating in Deferred

Compensation. Consult with a tax advisor, or go to www.irs.gov for more information.

Support Your Treasury's Initiative to Increase the Return on Our State's Investment Portfolio.

(Less than 1% return over the past 12 months)*

Learn more by visiting http://treasury.delaware.gov/

*Excludina special funds.

About the Delaware State Treasury

The mission of the Delaware State Treasury, the cornerstone of the state's financial system, is to restore economic prosperity to the First State by providing critical financial services for the People of the State of Delaware. Led by Delaware State Treasurer Chip Flowers, Jr., Esq., the Delaware State Treasury works with public, private and nonprofit organizations to present financial clarity to all Delawareans through its four divisions – Executive Office of the State Treasurer, Office of Finance and Treasury Services, Office of Disbursements and Reconciliations and the Office of Economic Policy. For more information on the Delaware State Treasury, you can visit www.treasury.delaware.gov, send an email to statetreasurer@state.de.us, or call 302-672-6700.

